Entered 01/05/24 15:54:54 Desc Main Case 23-21363-JAD Doc 48 Filed 01/05/24 Page 1 of 2 Document

Fill in this info	rmation to identify your	case:				
Debtor 1	Timothy S. Stewart					
	First Name	Middle Name	Last Name			
Debtor 2	Karthern P. Stew	art				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		WESTERN DISTRICT	OF PENNSYLVANIA			
Case number	23-21363-JAD					

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

a motio	n witl -	n the court and	d obtain a		ne memerica management course.	To have the requirement waived, you must file
You mu	ıst ch	eck one:				
	l co	mpleted an ap	proved co	urse in personal fina	ancial management:	
	Date I took the course Name of approved provider		08/21/2023			
			Access Counseling, Inc.			
	Cer	tificate Number		15317-PAW-DE	-037695223	
				te a course in perso quirement based or	nal financial management because the n (check one):	e court has granted my
		Incapacity.	I have a n finances.	nental illness or a me	ntal deficiency that makes me incapable	of realizing or making rational decisions about
		Disability.			ne to be unable to complete a course in peven after I reasonably tried to do so.	personal financial management in person, by
		Active duty.	I am curre	ently on active military	duty in a military combat zone.	
		Residence.			nited States trustee (or bankruptcy admi lequately meet my needs.	nistrator) has determined that the approved
Part 2:	Sigi	n Here				
I certify	that t	he information	l have prov	ided is true and corre	ect.	
		hy S. Stewar			Timothy S. Stewart Printed name of debtor	Date January 4, 2024

Case 23-21363-JAD Doc 48 Filed 01/05/24 Entered 01/05/24 15:54:54 Desc Main Document Page 2 of 2

Fill in this info	ormation to identify your	case:				
Debtor 1	Timothy S. Stewart					
Dalatan	First Name	Middle Name	Last Name			
Debtor 2	Karthern P. Stewa	art				
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the:	WESTERN DISTRICT	OF PENNSYLVANIA			
Case number	23-21363-JAD					

Official Form 423

Certification About a Financial Management Course

12/15

	mot	Incapacity. Disability. Active duty. Residence.	I have a finances. My physi phone, o I am curr I live in a instruction	e a course in personal quirement based on (chapter personal illness or a mental cal disability causes mental through the internet, evently on active military definitions.	financial management because the neck one): al deficiency that makes me incapable to be unable to complete a course in en after I reasonably tried to do so. uty in a military combat zone. ed States trustee (or bankruptcy adr	le of realizing	or making rational decisions ab	ру
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	mot	ition for a waive Incapacity. Disability. Active duty.	I have a finances. My physi phone, o I am curr	e a course in personal quirement based on (chapter and chapter) mental illness or a mental cal disability causes mental through the internet, evently on active military dedistrict in which the Unit	financial management because the neck one): al deficiency that makes me incapable to be unable to complete a course in en after I reasonably tried to do so. uty in a military combat zone. ed States trustee (or bankruptcy adr	le of realizing	or making rational decisions ab	ру
	mot	tion for a waive Incapacity. Disability.	I have a finances. My physi phone, o	e a course in personal quirement based on (chapter mental illness or a mental cal disability causes mental through the internet, every mental call disability causes mental through the internet, every mental call disability causes call dis	financial management because the neck one): all deficiency that makes me incapable to be unable to complete a course incended and the neck of the neck one).	le of realizing	or making rational decisions ab	
0	mot	ion for a waive	I have a finances. My physi	e a course in personal quirement based on (chapter mental illness or a mental cal disability causes me	financial management because the neck one): all deficiency that makes me incapable to be unable to complete a course in	le of realizing	or making rational decisions ab	
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	l am mot	n not required t	to complet er of the re	e a course in personal	financial management because th	e court has o	granted my	
				10011 17411 BE 007	099224			
	Cert	tificate Number		15317-PAW-DE-037	C0E224			
	Nan	ne of approved	provider	Access Counseling	, Inc.			
	Date	e I took the cour	rse	08/21/2023 MM/ DD / YYYY				
	l co	mpleted an ap	proved co	urse in personal financi	ial management:			
You mu	ıst che	eck one:						
	_	h the court and the Court Abo						
In some	case	es, the court ca	ın waive th	e requirement to take t	he financial management course.	` '	requirement waived, you mu	st file
					rm, file it before you make the last pa the Bankruptcy Code. Fed. R. Bankr		our plan requires or before you	file a
		l under chapter by Code.	7 and you	need to file this form, file	it within 60 days after the first date s	set for the mee	eting of creditors under § 341 of	the
the prov	vider	does notify the	court, yo		ficate. The provider may notify the n. If the provider does not notify t vill be discharged.			
	nt cas	e, each debtor	must take	the course. 11 U.S.C.	§§ 727(a)(11) and 1328(g).			
-		for bankruptcy	under cha	apter 7 or 13, or apter 11 and § 1141 (d)(3) does not apply.			